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Opening Session

Welcome and Introduction to the Forum

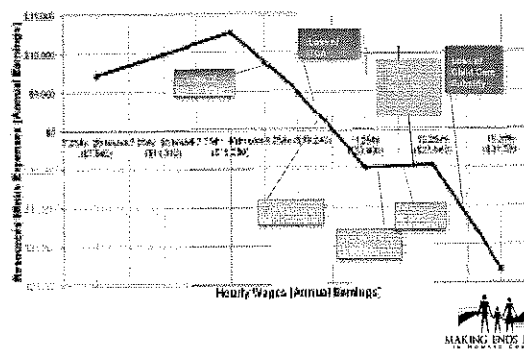
Duane St. Claire, Executive Director
Association of Community Services

I am pleased to welcome everyone to the Affordable Childcare Forum. I am Duane St. Clair, the Executive Director of the Association of Community Services of Howard County. This forum is a partnership of the Association of Community Services of Howard County, Howard County Office of Children's Services and our host Grace Community Church.

This forum is a direct outgrowth of a report that was prepared for ACS by the Policy Analysis Center this past fall, entitled "Making Ends Meet in Howard County." The report explores the challenges faced by low wage workers in Howard County moving from dependence on public benefits such as food stamps, housing vouchers, child care vouchers and public health coverage under Medicaid and the Children's Health Insurance Program to jobs that pay wages that enable families to be self-sufficient in our county.

The gap between when a worker loses public benefits and when he or she earns a self sufficient wage can be huge. This is because the eligibility for most federal benefits is tied to the federal poverty level and that level is far below the income level necessary to be self sufficient in Howard County.

Work Support Effect 1 adult; 2 preschoolers



Working Poor Households

7750 working poor households in Howard County

Household Composition	FPL (2009)	Howard County Self-Sufficiency Income (% of FPL)
One adult	\$10,830	\$31,517 (291%)
2 adults	\$14,570	\$42,432 (291%)
2 adults and one infant	\$18,310	\$63,537 (347%)
1 adult and two teens	\$18,310	\$47,437 (259%)
1 adult and two preschoolers	\$18,310	\$72,000 (393%)



HC Public Assistance (Work Support) Programs

- Food**
 - Supplemental Nutrition Assistance Program (SNAP)
 - Free and Reduced Meals (FARMs)
 - Women, Infants and Children Nutrition Supplemental Program (WIC)
- Housing**
 - House Choice Voucher Program
 - Public Housing Units
 - Eviction Prevention Assistance
- Health**
 - Medicaid
 - Primary Adult Care (PAC)
 - Maryland Children's Health Programs (MCHIP)
- Financial and Bill Payment**
 - Temporary Cash Assistance (TCA)
 - Home Energy Assistance (MEAP and EUSP)
- Child Care**
 - Child Care Subsidy
 - Head Start



Making Ends Meet suggests two important alternatives to providing a path to self-sufficiency for low wage workers: (1) the need for education and training opportunities for low wage workers; and (2) the need for more affordable child care.

Today we are here to address the latter alternative---affordable child care. This is not just an opportunity to discuss the needs highlighted in the report. We are here to identify current strategies that we collectively can expand and/or to identify new strategies that will lead to increasing the availability of affordable child care resources. This is an ambitious task but I know all of you here today are creative and resourceful.

To accomplish our task today we are going to start with a panel of experts who will provide you background for our task today. Keri Hyde and Debbie Yare, Office of Children's Services Director and Program Manager, respectively, will discuss the importance of quality child care and the current state of child care in Howard County. Richard Dean, President of the Cradlerock Children's Center will share his experience in developing a private child care center now in its ___ year of service to our community. And closing the panel will be Pam DeCicco, Program Director of Bridges to Housing Stability, who will underscore the reality of the importance of child care as she shares with us what she hears in her work with families struggling to make ends meet. With the panel's data, perspectives and experience as

background we will break into small brainstorming groups to identify strategies that answer the questions:

- How can we make child care more affordable for more parents; and
- What can the community do to make child care programs more cost effective?

After the brainstorming sessions we will reconvene to establish a prioritized list of strategies to guide future work. We want to come out of today's forum with two things-- (1) a set of priorities that will help expand affordable childcare in Howard County; and, (2) a commitment from all of you on how you want to participate in this endeavor.

The Importance of Quality Child Care **Keri Hyde, Administrator** **Howard County Office of Children's Services**

Good morning, Thank you for joining us. I was given an easy task for today, sharing with you the importance of quality child care. What do we mean by "quality"? Some key components include:

- Good communication between staff, children and parents
- Daily opportunities for language, science, math, art, music and play
- Highly qualified staff and teachers that are provided opportunities for professional growth
- Competitive compensation for teachers and staff
- Active parent involvement
- Low child-staff ratios and small group sizes

What Do We Mean by "Quality" Child Care?

- Key Components of a Quality program include:
 - Positive interaction between staff and children
 - Good communication between teachers, children and parents
 - Daily opportunities for language, science, math, art, music and play
 - Teachers and Staff who are highly qualified and have opportunities for professional growth
 - Competitive compensation for teachers and staff
 - Active parent involvement
 - Low child-staff ratios and small group sizes
 - Supervision and Evaluation of staff
 - Well-equipped facilities suited to the needs of the age group served



Time and time again, studies have shown that high-quality child care settings provide the foundation for future success. From the American Academy of Pediatrics, "Quality child care and early education can have a profound positive influence on children's health, development and ability to learn. The striking correlation between children's experience in quality childcare and their later success demonstrates the importance of continually improving child care environments."

High-quality early learning programs lower special education referrals, reduce grade retention, promote better health outcomes, reduce juvenile delinquency, and increase family self-sufficiency. Taking advantage of the rapid brain development that occurs during the first five years of life, early learning programs impart essential skills such as self-control, getting along with others, teamwork, persistence, and early literacy— cognitive and character skills that drive better life outcomes for children and better societal outcomes for all of us. There programs also provide critical supports for parents, enabling them to be productive participants in the workforce and engaged partners in their children's education.

School Readiness

- The early years are the most important in a child's life. 90% of a child's brain growth happens by age 5.
- By age 21, children who have received high quality child care had significantly better math and reading skills and were more than twice as likely to attend a four year college. *Fairfax Futures*
- 75% of kindergartners who had been enrolled in pre-K programs were fully ready for school in 2008/2009, compared with 63% of those who were at home or in informal care prior to entering school.

MSDE's Maryland Model for School Readiness Report 2008/2009



I can spout statistics about the importance of quality care, but at some point numbers and percentages start to run together. Sometimes, things we see and hear are the things that stay with us. And that is certainly true of the video you are about to see, "Change the First Five Years and You Change Everything".

Every dollar invested in quality early childhood care delivers economic gains of seven to ten percent per year through increased school achievement, healthy behavior, and adult productivity. Research shows quality early learning experiences reduce depression, obesity, and teenage pregnancy by providing the foundational skills and abilities for a healthy lifestyle.

Quality care helps reduce the achievement gap, increases school readiness and achievement, dramatically reduces the need for special education, and produces children who know how to learn through focus, persistence, and teamwork.

- Impact on child development in the critical first three years
 - o Brain development is "activity dependent"
 - o Language skills
 - o Related Statistics
- Healthy children
 - o Nutrition
 - o Environmental Safety
 - o Access to information about available resources
 - o Related Statistics
- School readiness
 - o Requires access to opportunities
 - o Closes achievement gap
 - o Related Statistics
- Social Outcomes
 - o Studies show that high-quality childcare results in higher academic achievement, economic performance and employment.
 - o Reduction in juvenile arrest rates
 - o Related Statistics

According to economist Arthur Rolnick, "When quality childcare is affordable and reliable, it promotes employment and workforce readiness." His research has shown that an investment in early care and education earns a 16% financial rate of return for a community – through fewer grade retentions, reduced need for special education, lower dropout and criminal activity rates, and a higher likelihood that a child will grow up to be a productive employee and taxpayer.

**Unreliable
child care
has
negative
impacts on
parents
and
employers**

- An average employee misses 8 days of work each year due to unreliable child care arrangements.
- Unscheduled absences cost an employer an average of \$610 per employee per year.
- 70% of employees at companies with progressive work-family policies are committed to their employers.



Making child care more affordable is no small task, and the importance of promoting quality cannot be diminished. Thank you again for taking your time to help us identify strategies that will enable more of our parents to provide a safe and nurturing environment for their children. Today is the first step to making an investment that will pay off for everyone.

The State of Child Care in Howard County
Debbie Yare, Program Manager
Howard County Office of Children's Services

***Non-Profit Model of Child Care—
Challenges and Opportunities***
Richard Dean, President of the Board
Cradlerock Children's Center

Our Foundation

- *Quality Childcare* is our Top Priority
- *Motivated and Capable Staff* are essential
- *Outreach to the Community* is our Mission



We struggle to sustain these



Our Successes

- Survived Startup
- MSDE Certification
- Modest Staff Turnover
- 25% of our Children have some subsidy
- ESL program
- Support from people, grants, and donations



Challenges

- Financing on the Edge
- Hard to keep good people
- Licensing and Accreditation
- More



Licensing and Accreditation

- Neither Necessary nor Sufficient for Quality
- Costly
- Advocacy or Regulation?
- I need More
 - Good guidelines on quality
 - Help in making it happen
 - Mediation to address conflicts between the letter and the spirit of the regulation



Outreach

- Support for DSS children
- Scholarships for "working poor"
- Scholarships for Staff children
- Outreach to our Hispanic neighbors (ESL)



Serving the Whole Community

- All children need access to quality childcare and preschools
- Costs are prohibitive
- We are failing our children
- Everyone knows this
- No one group can solve this problem
- We need a team effort



Outreach Can Be Easy

- Our ESL program is our most successful and perhaps our easiest
 - Empty seats in the PM
 - Local Hispanic children in the neighborhood
 - Enthusiastic support with grants, donations, ...
 - Children thrive!
 - Our bilingual staff help the families as well

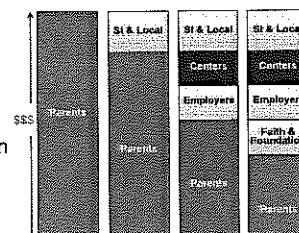


This Model Works! You could do this



Approaches for Working Poor

- State and Local subsidies
 - Centers
 - Employers
 - Faith and Foundation Community
- We can do This!!



Staff Development - Challenge

- Early Childhood Education – Focused on elementary level
- We can't compete with Public School Salaries
- No real career track for pre-school ECE
- Solutions??
 - Federal Loan forgiveness for 4 yrs at ECE pre-school
 - Votech ECE track for High School
 - Financial Support – bonuses
 - More



What We Hear from Parents

Pam DeCicco, Program Director
Bridges to Housing Stability

Good morning, I am Pam DeCicco, Program Director at Bridges to Housing Stability. We work with families who are homeless or in danger of becoming homeless. One of the biggest hurdles many of the families we work with is child care cost. Though there is some funding to assist low income families with paying for child care there currently is a hold on this funding and a long waiting list for this assistance.

For many low income families it is not worthwhile for them to work if they require child care, most if not all of their salaries are going toward child care expenses leaving nothing else left for rent and other expenses. Sometimes these families are able to find friends or relatives who will care for their children for lesser amounts than available in licensed child care centers. But even these situations are a strain on tight budgets and the arrangements are not always reliable, nor in the best for the child.

Let me provide a few examples of what Bridges' clients have faced.

What We Hear From Parents

Sarah

- Single mom
- \$9 per hour
- Wait-listed for voucher
- Grandparent watching child



Sarah is a single mom who makes \$9.00 an hour, is on the waiting list for child care vouchers, has chosen to have her aunt watch her child because she only charges \$600 a month. Not only is this still almost 20% of her income, but her aunt is older with medical conditions and cannot always give the child the level of care that he needs. Sarah is constantly worried about what is happening with her son when she is at work.

Libby also is a single working mother with school aged children home who are at home alone after school. She too is on the waiting list for child care vouchers. Her \$12.00 an hour job does not enable her to afford the necessary after care for her 3 children who are between 8 – 12 years old. She is left to monitor what is happening at home after school over the phone. She has to do this on her breaks or sneak to the bathroom, so her employer does not know she is making personal calls.

What We Hear From Parents

Bob and Sally

- Salary increases, so now make too much for assistance
- Child care bill went from \$400-\$1700 per month



Another big challenge parents face particularly two parent households is when they make just a little too much for assistance with child care costs, but still cannot afford child care. So, as Bob's and Sally's income increases, at some point they might make \$1000 too much annually to qualify child care assistance. Suddenly they go from paying \$400 a month for child care to having to pay \$1700 a month, and now they cannot afford to pay both their rent and their child care bill.

Mary is a single mom of two young children. Making \$20.00 hour, she lost her child care vouchers because she makes too much money. Without assistance she

What We Hear From Parents

Libby

- Single Parent
- \$12 per hour
- 3 children (8-12) home alone after school
- Wait-listed for voucher



What We Hear From Parents

Mary

- Single Mom
- 2 young children
- \$20.00 per hour; lost vouchers
- Force to take time off work each day
- In danger of losing job



could no longer afford to pay for child care, so now she has to take time off for work every day to take her child a long distance to a relative's house for care. This continued time away from work has put her employment in jeopardy. If she loses her job she will not be able to pay her rent, could lose her housing and end up needing much more assistance than if she had continued to get child care assistance.

What We'd Like to Hear from You **Jackie Eng**

A. What We'd Like to Hear from You

Good morning. Thus far today, we've learned from Ms. Hyde and Ms. Yare about the importance of quality child care and what the delivery of child care services looks like in our community at this point in time. Mr. Dean offered an inspiring yet very pragmatic picture of what it takes to begin a child care program and the challenges a program must overcome to maintain a quality program. And Ms. DeCicco has shared the real life barriers and emotional distress that low income moms and dads face as they attempt to work and increase their income, but lose child care benefits as their wages increase or face losing their jobs because they don't have child care or because their children are not in a safe, secure, nurturing environment.

We are now going to put you to work. You'll note that we have pre-assigned you to participate in one of four small group brainstorming sessions. Two groups will be addressing one of the following two topics:

- How does our community make child care more affordable for parents?
- How does our community make child care program more cost effective?

Your goal in these sessions is to draw upon what you've heard today, what you've learned from the pre forum reading materials and your own personal and professional experiences to:

- Identify strategies
- What could we build upon/expand that Howard County is already doing?
- What might we adopt and adapt from other communities?
- What does your experience/expertise suggest?

- Prioritize the strategies
- What can have the most impact?
- What can the community reasonably expect to accomplish...short-term? Long-term?

If time permits, we ask that you take a next step and begin to list issues that might be associated with the priority strategies that you have identified. For example,

- Who/what entities need to be involved?
- business; government; public; faith and philanthropic community
- What is needed?
- Resources (funding; space; personnel; etc.)
- Policy/regulation (new; amended; removed, etc.)
- Access (vouchers; subsidized slots; transportation; work flexibility; etc.)

Each group has been assigned a discussion facilitator and note taker. Once you have settled in, please appoint someone to report back, when we reconvene, the top three or four priorities your group has identified. As time allows once we are back collectively, we'll talk about strategies that will be necessary to achieve the stated priority. Please know that all of your ideas will be captured and compiled. So, if it doesn't make it to the top of the priority list, it will not be lost and most certainly will be available for our future deliberations.

Let's take a short break and please reconvene in your assigned small group.

B: Ranking the Priorities

The intensity and energy as the small groups worked was impressive. There was outside the box thinking in addition to sifting through more common approaches to affordable child care used in other jurisdictions to identify strategies that are worth exploring for Howard County.

When the individual groups were reconvened as a body of the whole, they were asked to determine the top strategies that (1) could have the most impact on increasing the affordability of child care; and (2) our community could reasonably expect to accomplish. The process used to achieve the consensus priority ranking was two-pronged. Reporters from each of the two small group topic areas (parents; programs), traded off sharing the top priorities that had evolved during their brainstorming sessions. All forum participants then voted twice as follows:

- Vote one: All reported strategies were ranked (by parent or program category) by the number of favorable votes received.
- Vote two: To determine the final rankings, a re-vote was taken with consideration given to only the top three (3) ranked strategies (parents and program) emerging from the first vote.

The resulting priorities identified for follow-up action fell under the following headings:

- Raising awareness: in the community about the issue of affordable child care; among parents as to how they can advocate for themselves and resources available to assist them; and within the business community about how the lack of affordable child care impacts employees, productivity and the county economy.
- Additional funding and financial supports for parents
- New collaborations to augment program resources
- Better utilization of public and private space
- Business partnerships and investments
- Program supports

Once the top priorities were established, forum participants engaged in a brief discussion of strategies that could be pursued within each topic area to increase child care affordability. Appendix IV: Compilation of Priorities provides the full summary of issues discussed and potential strategies raised across all small group discussions and in the final full group discussion.

C: Next Steps and Closing Remarks

I cannot express strongly enough our appreciation for everyone's active participation throughout the forum. The enthusiasm you showed throughout the small group brainstorming sessions, has resulted in an extensive array of thoughtful, creative and focused opportunities to explore further. The Association of Community Services' intent is to use the forum's foundation work to target and pursue two to three specific activities that will lead to tangible outcomes resulting in making child care more affordable for Howard County low income families.

ACS's first post-forum step will be to publish a forum proceedings that will capture the days' work, but also will bring together the data, information, model programs and perspectives compiled as background for forum deliberations. The proceedings, we hope, will be a useful tool as the community moves forward to raise awareness of the need for and development of strategies to achieve affordable child care.

Following publication of the proceedings, ACS will convene a series of workgroups that will gather additional information and develop implementation strategies to address the key priorities that our work today has identified. Achieving success will most assuredly depend upon building collaborative partnerships among public agencies and the nonprofit, business and faith communities. We look forward to your ongoing commitment to this issue. To that end, before you leave please complete the "Commitment to Invest" forms that are your tables. This will help us match you with your specific interests and will ensure that we gather together the right mix of people and expertise to identify clear outcomes and practical pathways to helping Howard County parents better make ends meet and overcome the self-sufficiency barrier of affordable child care.

Thank you for your time, your input and your ongoing commitment to this important issue.

APPENDIX I: COMPILATION OF PRIORITIES

Brainstorming Summary

I. Raising Awareness

- Need child care champions in each sector
- Needs to be an ongoing focus
- Messages need to be targeted to audience

Community

1. Need a childcare champion
2. Media, social media
3. Advocacy groups, associations
4. Decision making bodies
5. Healthy families, library, hospital
6. Put Maryland Family Network video on ACS and other nonprofit websites
7. Ready at 5 resource
8. Campaign/committee to get the message to everyone
 - a. impact of early care message
9. Message
 - o benefits to the community of quality child care (including Pre-K)
 - o child care is a community responsibility
 - o challenges of working poor relative to child care and keeping and advancing in their jobs
 - o build understanding of licensing requirements

Parents

1. Parents advocate for more before/after care in schools
2. Teach parents how to be advocates
3. Value and use of flexible spending accounts

Businesses

1. Message
 - a. how child care impacts business
 - b. creating flexible spending accounts
2. HCEDA
3. Chamber of Commerce
4. Campaign (video; presentations; advertisements)
5. Sticker-- "I Invest in Childcare for my Employees" - visibility

II. Funding and Supports for Parents

1. Howard County Child Care (Trust) Fund
 - a. who to manage and administer
 - i. to families
 - ii. to providers
 - b. determine eligibility
 - c. make decisions before fundraising begins
 - d. community support:
 - i. birthday gifts
 - ii. legacy giving
 - iii. faith community

- iv. child care centers
 - v. businesses
 - vi. foundations/public grants/United Way
2. Scholarships from foundations for childcare and teachers
3. Pay parents to stay home
4. More discounts, e.g. for multiple children
5. Sliding scale payments at centers
6. Subsidize program income so tuition can be lowered
7. Care-like 401K
8. Assess every property owner nominal fee (\$5/year) that would be used for child care subsidy
9. Consolidate all funding/fundraising subsidies into one pot
10. Pay for certification classes for in home providers
11. Child care bank (as health care bank)
12. Ensure perception is not "low cost therefore low quality"
13. Flexible spending accounts
14. County government support/funding
15. No program charge beyond subsidy
16. Add more per hour or per day fees rather than weekly or monthly fees

III. New Collaborations to Augment Program

- to alleviate financial burden resources need to be infused in all areas
- need to connect families who and programs that need the help with those that can provide it
- need to connect facilities (programs) with non-childcare expertise

1. Public/private partnerships
 - a. school system
 - b. businesses
 - c. nonprofits
 - d. foundations
 - e. faith-based
 - f. providers
 - g. state & county government; police

2. Create a Commission on Child Care
3. Partner with faith-based organizations to sponsor child care center
4. Barter with other parents (who have childcare in their homes)
5. Work with volunteers to give back to community
6. Longer school day (homework time) and year round school and Pre-K
7. Universal Pre-K spread through community centers
8. Utilize non-child care expertise

APPENDIX I: COMPILATION OF PRIORITIES

Brainstorming Summary

- a. accountants
- b. marketing
- c. SCORE: already have interest in these services
- d. Chamber of Commerce
- e. employer volunteers
- f. connect Volunteer Center with Office of Children's Services
- g. Sorority/Fraternity alumni
- h. MHHRA
- i. libraries
- j. HCPSS outreach to parents
- k. Service Organizations (Rotary, Civitan, Kiwanis, etc.)
- l. experienced in research, grant writing for centers and faith groups
- m. experienced in developing nonprofit centers
- 9. Faith community
 - a. space
 - b. people
 - c. transportation
- 10. Build centers near transportation hubs
- 11. Work with schools that already have before/after care programs
- 12. Use interns from high schools to work with kids after school
- 13. Match families with need with open slots; e.g., Childcare.com (like Hotel.com)
- 14. Preschool for all
- 15. MSDE grants to explore partnerships outside school (e.g., Young School in King's Contrivance) to provide wraparound services school system cannot provide.

IV. Better Utilization of Public and Private Space (the physical assets in the community)

- 1. Identify current unused space use
 - o public buildings: government; schools; community centers; village centers
 - o private buildings
- 2. Survey providers to identify needs
- 3. Ensure *Howard County 2030* (General Plan) supports flexibility in zoning laws to make small centers more affordable
 - o rezone for smaller child care centers to be more accessible in certain locations
 - o rent to other groups in the evenings
- 4. Tax incentives for leasing to child care facility with guarantee that savings is passed on to parents
- 5. Donated space
- 6. Build an infrastructure for shared space and services: day and evening care
- 7. Centrally located child care that is appropriate for the age of the children

V. Employers

- 1. Private sector partnerships: business; developers
- 2. Business coop to help fund or provide childcare
- 3. Engage local foundations and businesses to follow "Educare" program model (Chicago; Maine)
- 4. Encourage to provide parents flexible work hours
- 5. Business partnerships-support through and/or for employees
- 6. Need a company to be the model
- 7. Employer work with programs to provide discounts to parents (models in place)
- 8. Maryland Family Network Tool Kit (e.g., Maryland Family Network)
 - a. subsidize vouchers
 - b. quality partnerships with providers
- 9. Howard County government/EDA with private sector to create the model
- 10. Visibility so companies can advertise/brag about what they do, offer, support.
- 11. Consortium of businesses to discuss: space, share/contribute dollars; scholarships; subsidies
- 12. Work with service industry businesses: this is where many low wage earners work
- 13. Employers collaborate/combine resources to build/fund a child care program
 - a. large corporations
 - b. franchises

VI. Program Supports

- 1. Encourage centers to provide flexible hours matching parent work hours
- 2. Coop pre-school and child care
 - a. informal part and full-time
 - b. licensed
 - c. donated space (perhaps a congregation)
 - d. research existing programs
 - e. involve community businesses
- 3. Centrally located programs for convenience of families, e.g., town centers
- 4. Staff wages and benefits (health, financial)
- 5. Tax breaks for providers (FCCP, but could extend to centers)
 - a. especially if offering nontraditional hours

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APPENDIX III: COMPILATION OF COMMITMENT TO INVEST RESPONSES

At the end of the forum, participants were asked to invest themselves in working toward tangible outcomes from the day's collective discussions that will lead to increasing the availability of affordable child care in Howard County.

The following details participants' commitment to work on specific issues

Area of Interest: Helping to make child care more affordable for parents

Antoinette Green, *St. Stephens Economic Development Corp.*
Pat Heidel, *Cradlerock Children's Center*
Brenda Sackandy, *The Arc of Howard County*
Glenn Schneider, *The Horizon Foundation*

Developing New Programs

Community Based

Sandra Gutierrez, *Alianza dela Comunidad*
Lana Hailemariam, *Bridgeway Community Church*
Grace Morris, *Columbia Housing Corporation*
Wanda Phillips, *Howard County Department of Housing*
Brenda Radtka, *Family and Children Services*
Linda Zumbrun, *H.C. Department of Social Services*

Faith Based

Jennifer Apinis, *KinderBridge Cooperative Preschool*
Lana Hailemariam, *Bridgeway Community Church*
Wanda Phillips, *Howard County Department of Housing*
Brenda Radtka, *Family and Children Services*

Employer Based

Shelly Brent, *Howard County General Hospital*
Rich Dean, *Cradlerock Children's Center*
Lana Hailemariam, *Bridgeway Community Church*
Grace Morris, *Columbia Housing Corporation*
Wanda Phillips, *Howard County Department of Housing*

Strategy Development

Funding

Linda Behsudi, *Community Action Council*
Alicia Byrd, *St. Stephens Economic Development Corp.*
Pam DeCicco, *Bridges to Housing Stability*
Sandra Gutierrez, *Alianza dela Comunidad*
Wanda Phillips, *Howard County Department of Housing*
Kimberly Ping, *Howard Community College*

Policy/Regulatory

Ellen Flynn Giles, *H.C. Board of Education*
Lana Hailemariam, *Bridgeway Community Church*
Wanda Phillips, *Howard County Department of Housing*

Community Education and Awareness

Lisa Davis, *HCPSS Early Childhood*
Rich Dean, *Cradlerock Children's Center*
Ellen Flynn Giles, *H.C. Board of Education*
Lana Hailemariam, *Bridgeway Community Church*
Joan Johnson, *H.C. Office of Children's Services*
Fran Kroll, *Howard Community College*

Grace Morris, *Columbia Housing Corporation*
Wanda Phillips, *Howard County Department of Housing*
Brenda Radtka, *Family and Children Services*
Caroline Sherman, *UHY*
Lacey Tsonis, *H.C. Office of Children's Services*
Anne Yenchko, *Judy Center Partnership*
Linda Zumbrun, *H.C. Department of Social Services*

Area of Interest: Helping make child care programs more cost effective

Developing New Programs

Community Based

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Grace Morris, *Columbia Housing Corporation*
Wanda Phillips, *Howard County Department of Housing*
Patricia Branner-Pierce, *HCPSS/Columbia Housing*

Faith Based

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Wanda Phillips, *Howard County Department of Housing*

Employer Based

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Strategy Development

Funding

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Policy/Regulatory

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Wanda Phillips, *Howard County Department of Housing*

Community Education and Awareness

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Wanda Phillips, *Howard County Department of Housing*
Grace Morris, *Columbia Housing Corporation*
Caroline Sherman, *UHY*

APPENDIX IV: FORUM BACKGROUND MATERIALS

WHAT COMMUNITIES ARE DOING TO PROVIDE AFFORDABLE CHILD CARE

Community Based Programs

• *Working Parents Assistance Program, Montgomery County, MD*

The Working Parents Assistance Program (WPA) was established over 25 years ago, by the Montgomery county government because the state-sponsored subsidized child care program did not meet the needs of working families in the County. Montgomery is one of the more affluent counties in Maryland and has high child care costs. Working parents often had incomes that surpassed the limits set by the state, and the state's payment rates to the providers were substantially below the cost of child care.

Initially, the county opted to supplement the state's subsidized child care program, Purchase of Care. This did not prove to be a successful approach because the state's rigid rules were applied across the board. The WPA Program was then set up as a separate child care subsidy program. The County has set clear eligibility definitions for the WPA Program and the state's subsidy program. Parents do not have the option of choosing between them. Parents who have lower earnings or who work fewer hours must participate in the state's Purchase of Care program.

In order to qualify for the WPA program, parents must work or attend school full-time and they must meet income guidelines (<\$56,000/year). Single parents are also required to pursue child support payments through the legal system. Eligible families receive vouchers, which may be used with licensed childcare providers in Montgomery County. Parents are responsible for negotiating payments with the provider.

http://www.montgomerycountymd.gov/apps/News/press/PR_details.asp?PrID=2795

• *WomenGive, Larimer County, CO*

WomenGive is a partnership between United Way of Larimer County and The Women's Foundation of Colorado. It begun as a women's initiative of women helping women and girls achieve self sufficiency. The program views education as an integral component to achieving self-sufficiency and early on identified access to reliable child care as a potential barrier for single moms to pursue further education and training.

WomenGive is a philanthropic endeavor; women make yearly contributions to a fund (\$500/year), with an operating budget of approximately \$150K per year. Seventy percent of the donations (membership dues) directly fund child care scholarships for Larimer County single mothers working toward a GED, Associates degree or certificate or bachelor's degree program. Thirty percent of the donations go to the Women's Foundation of Colorado, which is the education and advocacy arm of the program. The United Way acts as the fiscal agent administering the fund, but does not directly provide funds for the program. The application process is competitive and applications are reviewed by a committee of member volunteers.

The program has been in existence for the last six years and has awarded child care scholarships to over 259 women and over fifty of these have already graduated with either an Associate's degree and or a Bachelors. The program works in partnership with other non-for profits in the area who work with single mothers.

<http://uwaylc.org/give/membership-programs/womengive/>

APPENDIX IV: FORUM BACKGROUND MATERIALS

• *Child Care Facilities Fund (CCFF), San Francisco, CA*

The Child Care Facilities Fund (CCFF) was established to address the need for funds to build and renovate space for child care in the City of San Francisco. The program is administered by the LIHF (Low Income Housing Fund), an experienced non-profit and community development lender. Its strength seems to come from its leadership, its mission, and its ability to build and maintain strategic partnerships.

CCFF is an award-winning, public-private collaboration that uses flexible capital, one-on-one technical assistance and group trainings to expand and improve both center- and family-based child care facilities in the City and County of San Francisco and Alameda County.

CCFF offers grants, workshops and technical assistance for child care providers to create, enhance and preserve quality child care spaces. As a result of its collaborative and integrated approach, CCFF is now a national model for addressing the shortage of affordable child care for low income families.

Construction and renovation of nonprofit child care centers and eligible capital expenses in family child care homes, and training/technical assistance to child care practitioners on financial management and facility development issues are provided. Typical projects include: expansion of a child care center to increase the number of children served; improvements to outdoor play space that result in improved safety and better quality of care; renovations to the basement of a family child care home to increase the number of children served; inclusion of a new child care center in an affordable housing development, and hosting of workshops on available funding sources, including debt-financing for childcare. <http://www.liifund.org/products/grants/grants-for-child-care/ccff/>

• *The Marin Education Fund (MEF), Marin County, CA*

The MEF developed a child care scholarship program to focus specifically on individual families and their needs. Originally designed to help families whose income exceeded the eligibility limits for government child care subsidies, it has recently expanded to support families who make up to \$40,000 a year. Since families must use licensed providers, MEF also makes grants to early education centers in order to expand and improve the county's child care sector. With matching donations from the Marin Community Foundation, this \$6 million endowment generates \$225,000 a year for child care scholarships.

• *Child Care Scholarships, Marin County CA*

10,000 Degrees (formerly known as Marin Education Fund) offers child care scholarships ranging from \$500 to \$9,000 per child for parents who are enrolled in college. The scholarship pays for a portion of a child's day care while the parent is enrolled in college. The scholarship is renewable annually provided that the parent maintains satisfactory progress.

Eligibility: Marin County residency; The parent must be attending an accredited or state-approved school and enrolled in a minimum of 6 units; The parent must be working towards their first bachelor's degree, associate's degree, license or certificate; Children must be under the age of 11 and attending a licensed child care facility; Demonstrate financial need.

10,000 Degrees is affiliated with and receives major funding from the Marin Community Foundation.
<http://www.10000degrees.org/>

APPENDIX IV: FORUM BACKGROUND MATERIALS

• *The Children's Forum, FL*

The Forum has an organizational history that is grounded in the development of principles, programs and policies that continue to serve early childhood development and education in Florida. In 1975, a group of child care providers recognized the need to organize their efforts so that consistent quality care could be provided for low-income children. This was achieved through a contractual relationship between the providers and the state's Florida Department of Children and Families. They called themselves the Child Care Providers Forum. In 1988, another organizational group was formed called Child Care Resource and Referral Agencies. Membership was comprised of many of the same organizations as the Child Care Providers Forum and their purpose was to provide child care resource and referral services to the public, obtain corporate support, and advocate for quality improvements in early care and education. Within the year, the need to assist Florida's Families seeking child care services became so apparent that in 1989 the Florida Legislature created a statewide Child Care Resource and Referral Network. In response to this need, the two organizations merged and in 1989 the Children's Forum became incorporated as a private, not-for-profit organization. The newly formed organization applied for and was awarded the contract to administer/operate the statewide network for child care resource and referral.

Today, the Forum continues to serve as a not-for-profit organization with an uncompromising vision to create and sustain quality child caring communities, states and countries. This vision is supported by the belief that every young child can and should receive quality education and warm, nurturing, responsive care, particularly those children who are most vulnerable and at risk. To this end, the Forum has consistently demonstrated an ability to efficiently maximize resources as a service-based clearinghouse of information, data, research, advocacy, direct services and training for early care and education.

Faith Based Programs

• *Cradlerock Children's Center, Columbia MD*

Cradlerock Children's Center (CCC) began as an outreach project of the Unitarian Universalist Congregation of Columbia. The congregation's members voted to open the child care center based on their recognition of the intense need for affordable, high-quality child care, particularly in the neighborhood of Owen Brown.

After extensive research, planning, and renovation, CCC opened in August 2005 with the goal of becoming the premier quality child care center in Howard County. CCC is now a Maryland State Department of Education (MSDE) accredited program for children ages 6 weeks to five years of age. CCC is a non-profit organization CCC offers competitive rates, a newly-renovated facility, and a top-notch staff. <http://cradlerockcenter.org/>

Employer Based Programs

• *Downtown Baltimore Child Care Center (DBCC), MD*

DBCC was started almost 20 years ago. It began as employer based consortium to make quality child care in the down town Baltimore area. The original consortium partners included BGE, First National Bank, CMP Telephone and the Maryland National Bank. Each consortium made a one-time donation towards the start up costs of the Center, with the provision that preference in admissions be given to children of parents employed by one of the consortium members. Current consortium members include University of Maryland Baltimore, Johns Hopkins University and Miles and Stockbridge law firm. The University of Maryland provides space free of rent at **University Center** – on University grounds, but center is responsible for maintenance, equipment, renovations, etc. University of Maryland provides a yearly grant that subsidizes child care costs for some of their employees that use the center. Johns Hopkins also provides supplement vouchers to their employees. The community helps centers such as these with donations of furniture, paper, printers, computers and providing in kind help with landscaping, repairs and maintenance. <http://www.dbcckids.org/Pages/default.aspx>

APPENDIX IV: FORUM BACKGROUND MATERIALS

Employee Education/Training Programs

• *T.E.A.C.H. Scholarships, FL*

The Teacher Education and Compensation Helps (T.E.A.C.H.) Early Childhood® Scholarship Program provides scholarships for early care educators and center directors to work towards earning an Associate's degree or credentials in early childhood education. It is funded by the Agency for Workforce Innovation Office of Early Learning and involves a three-way partnership for the sharing of expenses by the caregiver receiving the scholarship, the sponsoring child care center or family child care home and T.E.A.C.H. The majority of tuition and books costs are paid for and most T.E.A.C.H. participants receive a per-semester stipend for travel or for internet access as well as a bonus for caregivers and directors who complete their scholarship contract. In most scholarship models, reimbursement to the early childhood program or family child care home for release time given participants. Through T.E.A.C.H., the education, compensation and retention of the early childhood work force is improving.

The T.E.A.C.H. program works with 48 colleges, universities and vocational technical schools throughout the state as well as 14 community-based training institutions. Under management of the Forum, the Florida T.E.A.C.H. Early Childhood® Scholarship Program serves as an umbrella for a variety of educational scholarship opportunities for people working in early care and education programs. Since 1998, more than 22,000 scholarships have been awarded. The turnover rate for these T.E.A.C.H. program participants is less than 8 percent - a testament to the success of this program.

To help you think about and choose a college, view the Early Childhood Degree database. The Early Childhood Degree database provides information on the colleges and universities offering courses leading to credentials and degrees in early childhood. T.E.A.C.H. does not offer scholarships for every credential or every degree at a specific college. Child Care WAGES® FLORIDA Project

• *Child Care WAGES® FLORIDA Project*

Originating in North Carolina through Child Care Services Association, the Child Care WAGES® FLORIDA Project aims to improve child care quality by reducing turnover and encouraging the continued education of early childhood teachers (including center staff and family child care providers). This program provides education-based salary supplements to early childhood teachers working with children ages birth to five.

Designed to provide young children with more stable relationships with teachers (a key component of quality), this program rewards teacher education and continuity of care. <http://www.fcforum.org/index.php>

APPENDIX IV: FORUM BACKGROUND MATERIALS

Howard County Before and After School Child Care Programs

• *Columbia Association*

Elementary Schools:

Atholton	Bryant Woods	Centennial Lane
Clarksville	Clemens Crossing	Cradlerock
Guilford	Hammond	Jeffers Hill
Longfellow	Northfield	Phelps Luck
Running Brook	Stevens Forest	Swansfield
Talbott Springs	Thunder Hill	Waterloo
Worthington		

Middle Schools:

- Cradlerock (with transportation from Oakland Mills, Harpers Choice and Wilde Lake Middle Schools)
- Dunloggin (with transportation from Burleigh Manor)
- Hammond

Elementary Schools:

Bellows Spring	Bollman Bridge	Bushy Park
Dayton Oaks	Deep Run	Elkridge
Forest Ridge	Fulton	Gorman Crossing
Hollified Station	Ilchester	Laurel Woods
Lisbon	Manor Woods	Pointers Run
Rockburn	St. John's Lane	Triadelphia Ridge
Veterans	Waverly	West Friendship

The New Student Union - After School Enrichment Program (for middle school children)

Middle Schools:

Bonnie Branch	Clarksville	Elkridge Landing
Ellicott Mills	Folly Quarter	Glenwood
Lime Kiln	Mount View	Patapsco
Patuxent Valley		

APPENDIX IV: FORUM BACKGROUND MATERIALS



Innovative Approaches

- ***Community alliances design strategies to improve the affordability and profitability of child care.***

Whether it's a partnership in Rochester supporting middle-income families through their community fund, or a team in Minnesota using higher education finance as model for child care, across the country communities are designing new strategies for financing early education.

- ***Business and government partnerships improve the effectiveness of public subsidies.***

Public subsidies, underutilized and limited to only the poorest families, are not sufficient to bridge the gap between needs and resources. A family with two children making \$35,000 a year is ineligible for government subsidies, but will find the cost of child care a considerable burden. However, if private investment in child care are combined with public subsidies the needs of all families can be better served.

- ***Businesses which support child care report increased productivity, reduced absenteeism, and improved employee morale and loyalty.***

Child care pays dividends. From substantial tax breaks to lower turnover rates, returns from child care are far-reaching. Levi-Strauss has been able to maintain a skilled labor force by providing child care vouchers with pre-tax wage set asides.

- ***New ideas and models from the private sector strengthen child care as an economic sector.***

Initiated by concerned business leaders and supported by a foundation grant, Educare Colorado illustrates how the business community can turn the child care sector into a more professional, sustainable, and cost-effective industry. With a strong, inclusive business plan, this thriving public-private partnership is focusing its efforts on two fronts: 1) developing a fundraising scheme, and 2) increasing the demand for quality child care through consumer education and service improvement.

Tompkins County has the resources to enhance the quantity and quality of early education as well as reap the benefits of a dependable workforce, new jobs, and healthy kids.

Join the Day Care and Child Development Council and the Chamber of Commerce to create an Early Education Partnership and share ideas on how Tompkins County can effectively meet our early education needs.

The Early Education Partnership is a collaborative project of the Day Care and Child Development Council of Tompkins County, Inc. and the Tompkins County Chamber of Commerce. Research assistance provided by the Cornell University Department of City and Regional Planning.
For more information:

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Tompkins County Chamber of Commerce
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APPENDIX IV: FORUM BACKGROUND MATERIALS

A Tax Code Solution

The Dependent Care Assistance Plan (DCAP) is a pre-tax wage set aside which permits both employees and employers to save money while investing in child care.

- Employers can withhold up to \$5000 in pre-tax income for a family's child care expenses. By placing \$5,000 in a DCAP, an employee can see \$1,500 in tax savings, while an employer saves \$400 in payroll taxes.
- A DCAP reduces the employee's taxable income and may help low-income workers become eligible for the Earned Income Tax Credit (EIC).
- With the added benefit of the EIC, families may gain more from a DCAP than from the dependent care tax credit. A family of four with two children making \$32,000 a year and spending \$5,000 on day care would save \$1,210 in tax liability by claiming both the federal and New York State dependent care tax credit. However, by using a DCAP the same family would save \$2,147, an additional \$937 in savings.

New York State: Making DCAP Easy

The New York State government has made its DCAP plan more employee-friendly by ensuring that refunds are processed quickly. New York's plan also does not withhold money the first or last month of the year in order to aid their employees' cash flow.

For more information:

www.pewtrusts.com/pubs/childcare/child016.cfm

Innovative DCAP Approaches

Most communities and businesses use DCAPs as the foundation for more creative investments in child care.

Levi-Strauss Child Care Vouchers

- Levi-Strauss uses the company's dependent care assistance plan to reimburse some of their workers with vouchers. Each eligible employee can receive up to \$100 a month, up to 50 percent of their child care costs, costing the company \$100,000 per plant. The voucher program enables parents to choose and afford the form of care that best suits their needs. These vouchers are paid directly to the day care providers and are cycled through the company's DCAP, making the benefit non-taxable.

For more information: www.pewtrusts.com/pubs/misc/childcare/child036.cfm

Con-Agra Child Care Discounts

- Con-Agra Refrigerated Foods, the maker of Butterball turkeys, uses its buying power to address child care shortage during critical work hours, by keeping some child care centers open during evenings and weekends. The company helps low wage workers afford quality care by buying slots at area child care centers and selling them back to employees at reduced rates. Con-Agra saves money by using pre-tax DCAP accounts to cycle the day care funds to the centers. Parents choose their own providers and Con-Agra is ensured reliable care during non-standard hours.

For more information: www.pewtrusts.com/pubs/misc/childcare/child035.cfm

A New Possibility: A Community DCAP Fund

- DCAPs are underutilized by employees and employers in Tompkins County. Small businesses are apprehensive about the hassle of managing DCAPs and employees are worried about waiting for reimbursement or losing money if their early education needs change. These problems could be resolved if we developed a community fund to administer DCAP in our county.

If half of the families needing child care in the county utilized DCAP, and employers passed some of the payroll tax savings on to a community fund, \$300,000 a year could be raised in additional subsidies!

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Working Together to Make a Difference

Public-private partnerships make child care assistance more cost-effective for small and medium sized businesses.

Communities have found partnerships to be a particularly helpful strategy in addressing the structure, supply, and affordability of child care in their communities. The more stakeholders involved in creating the solution, the larger the constituency that benefits.

Community Child Care Funds

This strategy pools capital and resources from different sectors to finance providers and assist working parents.

- **Early Childhood Development (ECD) Initiative: Rochester/Monroe County, NY**

As a conglomeration of non-profit, government, religious, and business leaders, the ECD community fund has taken a more comprehensive approach by funding voucher programs, certification, training, and the construction of child care facilities. ECD strives to build a community-based network to promote a self-sustaining child care sector. While parents still contribute most of the funds, government subsidies (\$32.6 million) along with substantial contributions from the Rochester United Way (\$2 million), local foundations (\$400,000), and the Diocese of Rochester (\$2 million) have made the initiative a successful endeavor.

For more information: www.pewtrusts.com/pubs/misc/childcare/child051.cfm

- **Marin Child Care Scholarship Program: Marin County, CA**

The Marin Education Fund (MEF) developed a child care scholarship program to focus specifically on individual families and their needs. Originally designed to help families whose income exceeded the eligibility limits for government child care subsidies, it has recently expanded to support families who make up to \$40,000 a year. Since families must use licensed providers, MEF also makes grants to early education centers in order to expand and improve the county's child care sector. With matching donations from the Marin Community Foundation, this \$6 million endowment generates \$225,000 a year for child care scholarships.

For more information: www.mefund.org/child.html

- **Early Childhood Initiative: Allegheny County, PA**

The Early Childhood Initiative (ECI) focuses on extending quality early education to low-income children and developing a more unified sector. Through a neighborhood based planning process communities may receive ECI funds to invest in child care facilities, provide training and technical assistance, help with the cost of program accreditation, and other quality improvement and supply-building efforts. Established with a \$1 million challenge grant from the Heinz Endowment, this public-private partnership has set a goal of raising \$59 million in private contributions over the first five years with the help of the United Way. The ECI will be sustained over the long range with dedicated public financing.

For more information: www.pewtrusts.com/pubs/misc/childcare/child046.cfm

Higher Education: A Child Care Finance Model

- **The Minnesota Early Care and Education Financing Partnership is using higher education as a financial aid model to increase the accessibility of early education.**

In addition to lobbying for increased government funding, the Minnesota Partnership is exploring community and state-wide endowment funds; low-interest, subsidized, and guaranteed loans; tax credits; and tax-exempt savings and investment plans. They are also exploring a work-study option where parents could provide needed services in exchange for a full or partial subsidy. One goal is to make government funds more flexible so they can finance both programs and parents.

For more information call (612) 721-4246 or email allecp@aol.com

APPENDIX IV: FORUM BACKGROUND MATERIALS

Economic Development

Government tax policies, economic development plans, and subsidies can enhance private sector investment in early education.

Private sector subsidies only account for 1% of early education investments. More effective design of government subsidies (39%) could reduce the over-reliance on parent fees (60%). Business coalitions have used their political leverage to improve the effectiveness of government subsidies. Similar to government investments in transportation and housing, early education subsidies can increase the profitability of private sector investment in child care.

For more information: www.earlychildhoodfinance.org

- **Palm Beach: Special Districts**

In Palm Beach, Florida a special district was created to finance local child care. Through a special tax levy, money is raised to support child care subsidies as well as quality improvement.

For more information: www.pewtrusts.com/pubs/misc/childcare/child007.cfm

- **Geneva NY: Child Care is Integral to Economic Development**

The City's Department of Planning and Economic Development recognized dependable child care would help make downtown more attractive to business. As an integral part of the government's development scheme, Geneva's Lakefront Child Care Center received a \$700,000 grant to expand its services and raise workers' salaries.

- **Chemung County: Planning for the Future**

The Chemung County government commissioned a \$24,000 study to do a comprehensive assessment of their child care needs. The study identified the need to restructure the child care sector to provide quality affordable care during non-standard hours.

Capital Development

- Affordable housing finance models can be applied to the child care sector to create or improve facilities. The provider of capital gets credit toward Community Reinvestment Act requirements and the center gains access to long term, low interest capital. The Center for Community Self Help Credit Union funds child care centers throughout North Carolina using this model.

For more information: www.self-help.org

Business-Oriented Planning

- Educare Colorado, a public-private partnership, is striving to create a market demand for quality early education by investing in consumer education and developing fundraising schemes to make care more affordable. Educare attributes much of its success to an effective business plan that helps to clearly define their goals.

For more information: www.nccic.org/ccpartnerships/cases/colorado.htm

Centralized Administration of Centers

- The business community can help child care establishments identify new management strategies that maintain quality of service and reduce overhead costs. Even the smallest certified child care businesses bear relatively heavy administrative requirements for billing, collections, and record keeping. Efficiency and professionalism may be enhanced through centralized administration.

APPENDIX IV: FORUM BACKGROUND MATERIALS

Financing Child Care in the United States: An Illustrative Catalog of Current Strategies

By Anne Mitchell, Louise Stoney, and Harriet Dichter
Sponsored by The Ewing Marion Kauffman Foundation, 2001.
<http://www.emkf.org/pdf/childcare2001.pdf>

Summary

There are many opportunities for families to find revenue for child care through both public and private means. In *Financing Child Care*, Louis Stoney examines current strategies at both the state and local level that generate new revenue or increase the share of current revenue allocated to child care. She examines programs related to tax credits, higher education, and health care in order to provide insight as to how child care programs could be better structured. Ultimately, child care needs to reach economies of scale for the sake of the providers and their costs and parents' concerns for quality child care.

Generating Public Revenue. This includes two federal financing mechanisms: the federal income tax credit for child care and dependent care and the federal provisions which authorize employer-sponsored child care and dependent care assistance plans.

Allocating Public Revenue. Child care can be financed through existing state revenue streams and can focus on the impact of child care on social and human services, health services, education, higher education, and local government.

Financing Child Care in the Private Sector. Business and labor-initiated programs can be used to improve access to child care, as well as make efforts to improve its quality and supply.

Financing Child Care Via Public-Private Partnerships. Public and private sector funds can be combined to support child care. In addition, capital investment partnerships can be created for financing child care facilities.

Looking to the Future. There are also strategies that have not been tested which could provide the basis for creating economies of scale in the child care field.

Chapter One: "Generating Public Revenue"

Establishing child care as a public responsibility could present the most important step in creating universal, affordable, quality child care services. Listed below are several methods to raise the consciousness of the population, establish child care as a public responsibility and generate public revenue for the advancement of child care.

Methods of public revenue generation for child care fall mainly into these categories:

- Local Property Taxes
- State and Local Sales Taxes
- Excise Taxes
- State Income Taxes

APPENDIX IV: FORUM BACKGROUND MATERIALS

- Personal Income Tax Credits and Deductions
 - Personal Income and Employment Tax Benefits
 - Employer Income Taxes
 - Fees
 - Lotteries and Gaming Fees
-
- States and communities have chosen to increase sales and property taxes for the exclusive use of early education. These taxes use familiar models from temporary sales tax increases to special property taxing zones to promote child care quality enhancement.
A California initiative adopted an increase in taxes on tobacco products; it raises \$719 million a year.
Aspen, Colorado approved a .45% increase in sales tax for ten years to create a fund for child care and low income housing. Residents re-approved this for another ten years in 1999.
-
- Reimbursable tax credits, deductions and exemptions work well for those who use them, especially parents who can plan their child care spending. Some of these programs are universal, while others target lower income families who need assistance, or provide incentives for individuals who donate money or other assets to child care.
Bank of America invested \$22 million in support of 26,561 children. This program is structured as a DCAP and is a tax-free benefit. Eligible associates can receive up to \$152 per month, per child, toward child care expenses in addition to their regular pay.
Colorado recently began giving tax credits of 25% of the value of any in-kind donation to the child care industry.
-
- Fees are an alternative to increasing taxes and can be used for any service or product. They can be voluntary or involuntary.
The Georgia State Lottery contributed \$224 million towards pre-kindergarten in 2000.
In Santa Cruz, California, the Child Care Developer Fee Loan Program requires any new real estate development projects to pay a fair share of the costs resulting from an adverse impact on child care.

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Chapter Two: "Allocating Public Revenues"

Many states are using alternative means for allocating public revenue to finance child care services in their jurisdiction. For example, a number of states are using welfare funds known as Temporary Assistance for Needy Families (TANF) in order to subsidize child care programs. Health insurance coverage is another important issue for child care employees and many states are tackling this through public health, tobacco and Medicaid financing streams. In addition, several local governments are focusing on capital investment which is designed to increase the supply of child care and after school programs. It is important that these programs and their functions be understood in order to make child care programs more effective and more universal in the future.

Funding Allocated through Social and Human Services

- Many state programs are offering subsidies to parents to help finance child care using vouchers and sliding fee programs.

APPENDIX IV: FORUM BACKGROUND MATERIALS

- Grants are being given to child care centers that have large numbers of low-income families and are to be used to support high-quality child care and facility expansion.
- Several states are supporting child care teachers and providers with salary supplements.
- In Connecticut, low-interest loans are being given to child care providers in order to expand and improve the quality of their facilities.

Funds Allocated through Health Programs

- Pennsylvania established an educational program in order to provide health and safety advice to child care providers.
- Rhode Island offers health insurance to child care providers.
- In Maine, funding and programs are available to help improve child care quality and affordability. These programs also provide opportunities for businesses and individuals to invest in child care.

Funds Allocated to Prekindergarten Programs and After School Programs

- A grant is available in Massachusetts to provide funds for children between 3 and 4 years old in families that earn less than 75% of the median income.
- After school programs are offered in several states and are financed through a monthly fee paid on a sliding scale or by matching grants.
- Many states are focusing on low-income families by increasing fiscal resources for early education programs in low-income school districts.

Funds Allocated through Higher Education Funds

- New York State uses higher education funds and federal funds for child care and development to provide campus based child care centers. This fund is intended to help students who are also parents.
- The University of California at Santa Cruz established a financial aid policy that gives more financial aid to students who are parents. This policy is intended to take into account child care costs incurred by students while in school.

Funds Allocated through Local Governments

- The City of New York has school-based community centers that provide children, youth, and families with activities and programs in the after-school, evening and weekend hours.
- Fairfax, Virginia has established a program that requires every new school or schools that are being renovated to reserve space for after school care.
- San Francisco, California pays a stipend to all child care providers and educators who want to improve their qualification.
- Montgomery County-Maryland has a working parents assistance program that gives these parents subsidized child care. The program is funded by a volunteer-run private-public trust fund that raises money from different sources.

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Chapter Three: "Financing Child Care in the Private Sector"

Why would a business care about child care? Simply stated, because their employees do. Businesses often need to attract and retain workers, especially those with more specialized education or skills. Offering child care benefits to employees makes an individual company a more desirable place to

APPENDIX IV: FORUM BACKGROUND MATERIALS

work, while supporting child care in the community as a whole can help make a city or region a more desirable place to live.

- Businesses often focus their spending efforts on programs which directly benefit only their own employees. This brings indirect benefits to the business in the form of employee productivity, retention, etc. AT&T has a Target Cities Initiative program which assesses AT&T family needs and helps identify appropriate service agencies in communities. (*AT&T Care Development Fund* p. 115)
- Experience suggests that businesses are willing to contribute money to worthy community causes which give them some visibility as a donor. For example, think of the donor lists of many symphonies and art museums. If a similar "expectation" of giving to child care funds could be created, then companies might give money to something like a general endowment fund.
- Businesses may be more comfortable giving money when it is through a collaborative effort of businesses. The ABC, or the "Champions", consist of 21 U.S. national and international corporations. "By working together, we can do more to meet the needs of our employees than if we worked alone." (*American Business Collaboration for Quality Dependent Care* p.116)
- Unions can include child care benefits in their negotiations with management. "Establishing the fund under the [union] umbrella . . . allows the resources of many employers to be combined." In New York, this has resulted in enrichment grants to centers to subsidize costs (*New York State Labor/Management Child Care Advisory Committee* p. 118) and child care vouchers (*1199 Employer Child Care Fund, NYC* p.119).
- Some funds pool money from both government and private agencies. To receive money from a fund, parents may have to make commitments such as participating in education programs or paying part of the cost. (*Allegheny County Early Childhood Initiative 'ECI' in Pittsburgh, Penn.* p.121) The ECI is a public-private partnership created to help low-income children up to 5 years old obtain high quality early care and educational services.
- Other funds use only private money. One fund provides short-term (less than two year) scholarships to low-and middle-income families. (*Child Care Scholarship Fund of the Marin Community Foundation, Marin County, CA* p.128)

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Chapter Four: "Financing Child Care Via Public-Private Partnerships"

Three types of public-private partnerships are examined in this chapter; capital investment, community and public sector, and employer and public sector partnerships. Each form is discussed in light of how the scope and depth of these arrangements has changed in the past few years from short-term, employee oriented to long-term, multi-sourced funding.

The funds distributed by employer and public sector partnerships are largely gathered by the employer or a collection of employers and include some matching federal funds. Funds are then allocated to child care facilities that enroll children of the parents employed by those companies. This form of partnership illustrates an important point: that businesses prefer that funds they contribute be spent in communities where their employees live. Having recognized this, businesses have also realized that investments and investment decisions are most effective if made jointly with community-based child care programs. An interesting case study involves a subsidy to mothers that

APPENDIX IV: FORUM BACKGROUND MATERIALS

is financed through an employer and employee paid disability insurance (Temporary Disability Insurance Coverage For Maternity Leave, New Jersey; p.142).

Of particular interest are the numbers of community and public sector partnerships that are concerned with the accreditation of child care programs and the rating systems that have emerged from these processes (usually on a five star basis). The accreditation process in general seems to be framed as a way providing parents with consumer-friendly tools to help assess and select programs, something that has been difficult to initiate in the child care field. For a good description of exactly what goes into the rating process and contact information for those interested see the EDUCARE (Colorado) case study on page 147.

Several factors including insufficient equity to secure loans, low appraisal value of child care centers (due to design for specific use) and the inadequate knowledge of child care operators of financial management prevent child care businesses from borrowing funds from banks and other lending institutions at market rates. In response many state and local governments have 'established initiatives to help child care businesses secure the capital they need to build and maintain quality facilities and/or programs.' (p.154). Partnerships have included initiatives led by both the state and private sector and have begun to include schools, banks and employers. In the case studies examined in this section all partnerships involved leverage funds from private sector lenders and many are using this funding to promote accountability and quality improvement. The case of Kennebec Valley Community Action Program (KVCAP, p. 161) in Maine illustrates how its Child and Family Services and Housing Program have both benefited from a strong partnership. While KVCAP's Housing Program offers the expertise on capital investment finance and the ability to attract investors, the Child and Family Services Program has ability to raise funds from a variety of sources to pay the operating costs of running child care facilities.

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Chapter Five: "Looking to the Future"

There are many strategies that states and communities use to finance child care. There are also many strategies that have not been tested that could be a strong link in creating an economies of scale in the child care field. Some of these strategies are listed below.

Tax Policy

Louise Stoney explains how the existing Dependent Care Tax Credit represents only a small portion of the cost of child care. These tax credits have failed to significantly affect consumer behavior. In order to better understand why these tax credits are not working the way they should, other programs can be examined in order to begin thinking about new and unique ways of developing effective tax policy.

- Low-income housing tax credit (LIHTC) is a large federal program used to fund the development and rehabilitation of low-income housing. LIHTC is complex and expensive to administer, however, it is possible that the child care field would benefit from having large organizations become involved in helping finance child care projects.
- Maine has an Employment Tax Increment Financing program (ETIF) which is available to businesses that create at least 15 new jobs in 2 years and pay employees an income that exceeds the average per capita income in that county. Maine's Department of Economic Development is looking at the feasibility of adapting this program for the child care industry.

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Unemployment Insurance and other Social Investment Strategies

Although generating funds to support out-of-home care is critical, it is important to find ways for families to stay at home and care for their own children. The U.S. Department of Labor has developed rules that will allow states to use Unemployment Insurance (UI) benefits to make family leave more affordable. In addition, there is Temporary Disability Insurance (TDI), which is used by many states and employers to support “pregnancy-related disability”.

Higher Education Strategies

The higher education model has several things in common with early child care. They both support similar values: family choice and quality. They both encompass a full range of providers, both public and private. Most importantly, higher education may offer some solutions to problems currently facing early child care, from combining direct and portable aid to full-cost pricing and funding standards. The following discuss higher education strategies that could be used for child care:

- Higher education uses a scale designed to stretch limited funds over a large pool of families. Families are required to pay an expected family contribution (EFC).
- Higher education uses general (or direct) aid in the form of government appropriations, grants, contracts, and revenue from endowments. This direct aid is received directly by institutions and reduces the price of tuition for some or all of the students.
- Higher education sets tuition prices based on the cost of quality education. Early child care sets prices based on perceptions of the average family’s ability to pay, which keeps wages low and limits quality. In order to obtain the true cost of quality child care, prices must be set to include compensation to retain skilled staff and cover other essential elements of a quality program.

Strategies to Promote Economies of Scale

Early child care programs serve small groups of children (70 children on average) and providing support to these small programs can be challenging. Universities, on the other hand, can serve up to 50,000 students and can afford to support a financial aid office that focuses on helping students’ access assistance. Early childhood programs can obtain these economies of scale without merging. It is possible that a group of child care providers in a particular region could employ a single entity to handle billing, marketing, and enrollment of families. This would help to streamline administrative costs, reduce accounts receivable and improve cash flow.

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Child Care in Maryland, continued

Average Weekly Cost of Child Care

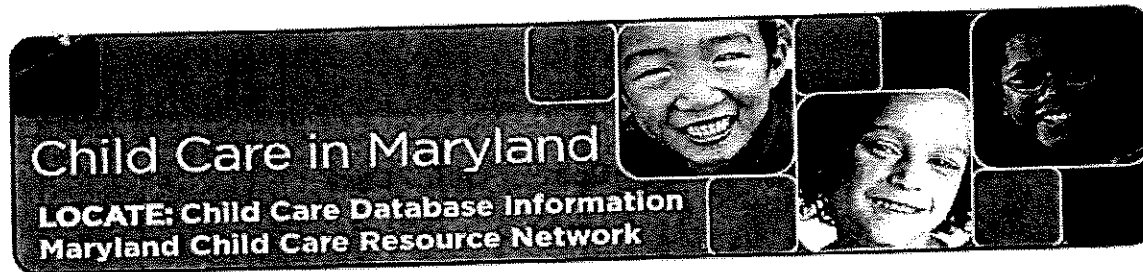
Jurisdiction	CENTER-BASED CARE			FAMILY CHILD CARE		
	0 to 2 years	2 to 5 years	School-Age	0 to 2 years	2 to 5 years	School-Age
Allegany	\$160.00	\$97.03	\$101.00	\$97.96	\$93.36	\$91.72
Anne Arundel	\$279.53	\$176.13	\$150.54	\$191.98	\$154.77	\$130.60
Baltimore City	\$208.48	\$148.49	\$128.26	\$149.59	\$120.29	\$110.81
Baltimore Co.	\$241.10	\$167.21	\$148.17	\$169.70	\$142.57	\$124.62
Calvert	\$247.85	\$153.31	\$130.04	\$176.16	\$140.86	\$119.30
Caroline	\$142.50	\$104.37	\$100.00	\$116.47	\$93.81	\$84.12
Carroll	\$239.11	\$167.39	\$153.96	\$164.93	\$138.82	\$122.91
Cecil	\$185.00	\$138.91	\$119.72	\$146.28	\$120.83	\$106.71
Charles	\$234.60	\$159.50	\$147.85	\$185.48	\$147.91	\$122.89
Dorchester	\$154.00	\$96.71	\$92.03	\$113.44	\$92.23	\$87.05
Frederick	\$275.00	\$187.96	\$172.25	\$178.52	\$151.77	\$131.15
Garrett	\$110.00	\$86.33	\$78.33	\$95.00	\$87.05	\$81.81
Harford	\$257.31	\$180.91	\$171.96	\$169.76	\$145.33	\$128.85
Howard	\$310.10	\$216.88	\$198.95	\$222.54	\$183.24	\$157.35
Kent	\$147.00	\$106.81	\$150.00	\$117.55	\$103.15	\$95.22
Montgomery	\$311.17	\$230.98	\$180.49	\$225.30	\$191.43	\$166.90
Prince George's	\$221.71	\$161.75	\$143.40	\$179.12	\$146.08	\$127.03
Queen Anne's	\$222.50	\$143.90	\$143.33	\$160.63	\$131.73	\$115.18
St. Mary's	\$197.22	\$150.60	\$132.00	\$167.70	\$133.46	\$115.24
Somerset	\$145.00	\$107.08	\$90.00	\$114.57	\$93.28	\$89.44
Talbot	\$177.50	\$129.00	\$116.64	\$128.21	\$104.63	\$99.72
Washington	\$217.60	\$125.53	\$115.57	\$127.66	\$107.77	\$94.54
Wicomico	\$167.75	\$117.18	\$113.21	\$127.46	\$100.79	\$93.88
Worcester	\$181.11	\$114.60	\$112.33	\$131.66	\$115.79	\$108.07
Total	\$243.36	\$170.29	\$148.32	\$173.11	\$142.81	\$123.37
The state average for full-time child care for 0-5 year olds is \$182.39 per week or \$9,484.28 per year. 04/11						

Salaries for Child Care Workers in Maryland

Job Title	Average Annual Salary
Child Care Director	\$36,926
Center Senior Staff/Teacher	\$24,818
Center Aide	\$17,347
Family Child Care Provider	\$28,937

Source: LOCATE: Child Care database information 7/10

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Maryland Family Network (a merger of Maryland Committee for Children and Friends of the Family) works with parents of young children and with child care providers to ensure that all young children have secure relationships and learning opportunities – so they do acquire the skills and confidence to succeed in school and in life. The Maryland Child Care Resource Network (MCCRN), a project of the Maryland Family Network, is a public/private partnership designed to expand and improve child care delivery across the state. MCCRN works to improve the quality of early educational opportunities, to increase the availability of child care throughout Maryland, to help parents identify child care programs for their families, and to assist employers in developing work/family policies.

Number of Programs by Type

Jurisdiction	Total* Group	8-12 Hour Child Care	Infant Child Care	Nursery School	Kinder- garten	Part Day Program	School-Age Child Care	Head Start	Family Child Care
Total	2859	1555	787	393	288	518	1798	215	8149
Allegany	24	16	5	3	2	2	14	6	75
Anne Arundel	224	95	43	42	26	53	164	7	673
Baltimore City	331	215	116	25	28	36	139	59	938
Baltimore Co.	407	199	87	47	48	79	252	9	1086
Calvert	63	36	20	9	2	14	48	3	160
Caroline	13	7	6	0	0	4	6	3	127
Carroll	94	48	29	12	7	23	67	2	222
Cecil	41	23	15	1	1	8	27	5	159
Charles	78	40	27	12	3	18	61	6	291
Dorchester	21	11	5	0	1	2	15	2	57
Frederick	119	53	28	23	11	28	79	10	444
Garrett	18	10	6	0	0	1	8	10	26
Harford	95	42	28	12	7	24	70	3	412
Howard	171	86	52	38	19	35	107	3	417
Kent	10	5	4	3	3	1	4	2	28
Montgomery	517	269	134	121	91	94	303	31	1006
Prince George's	407	279	124	26	27	44	304	35	1082
Queen Anne's	16	7	2	3	0	4	7	1	117
St. Mary's	46	25	15	3	3	17	23	3	236
Somerset	9	7	5	0	1	2	6	2	33
Talbot	24	11	5	2	0	7	12	3	59
Washington	64	28	9	6	4	12	43	4	312
Wicomico	48	30	17	3	5	6	37	3	150
Worcester	19	13	5	2	1	4	12	3	39

*Numbers do not total because facilities may have more than one type of program.

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The Maryland Child Care Resource Network is a project of Maryland Family Network located at:
1001 Eastern Avenue, 2nd Floor, Baltimore, MD 21202
410-659-7701 www.marylandfamilynetwork.org

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APPENDIX IV: FORUM BACKGROUND MATERIALS

Child Care in Maryland, continued

Total Capacity*

* Providers/programs that were licensed by the Office of Child Care, as of March, 2011.

JURISDICTION	FAMILY CHILD CARE	CENTER-BASED CARE
	576	1312
Allegany	5,018	13,877
Anne Arundel	7,004	16,085
Baltimore City	8,056	22,301
Baltimore Co.	1,198	2,653
Calvert	932	453
Caroline	1,619	5,556
Carroll	398	1,737
Cecil	2,157	4,739
Charles	445	790
Dorchester	3,162	7,002
Frederick	192	475
Garrett	3,066	5,991
Harford	3,084	11,752
Howard	201	279
Kent	7,403	30,208
Montgomery	8,189	23,791
Prince George's	798	829
Queen Anne's	1,719	1,990
St. Mary's	255	638
Somerset	458	1,241
Talbot	2,334	3,839
Washington	1,128	3,028
Wicomico	293	979
Worcester	59,685	161,545
Total		

There are 221,230 spaces for children in regulated childcare programs in Maryland.

**In 2010, 75% of Maryland children under the age of 12
had mothers in the workforce.**

- There are a total of 855,593 children in Maryland under the age of 12.
- 641,694 have mothers who work outside of the home.
- 213,899 have mothers who do not work outside the home.

Note: Percent based on 2000 census data. Percentage is not directly comparable to earlier reports.
SOURCE: Maryland Department of State Planning and LOCATE: Child Care

APPENDIX IV: FORUM BACKGROUND MATERIALS

Child Care in Maryland, continued

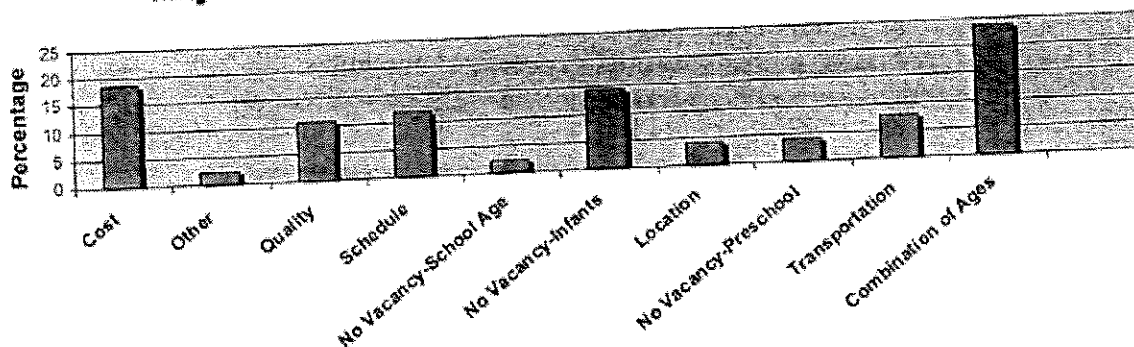
Infant Child Care

Jurisdiction	FAMILY CHILD CARE		CENTER-BASED CARE	
	Licensed to Accept Infants	Willing to Accept Infants	Licensed to Accept Infants	Willing to Accept Infants
Allegany	73	71	6	5
Anne Arundel	645	607	44	43
Baltimore City	906	868	121	112
Baltimore Co.	1,044	1,009	94	84
Calvert	151	146	19	17
Caroline	123	114	6	6
Carroll	213	211	30	30
Cecil	148	138	14	13
Charles	262	249	27	27
Dorchester	58	54	6	5
Frederick	423	407	31	29
Garrett	25	25	6	6
Hartford	390	377	28	28
Howard	406	384	52	52
Kent	27	26	5	4
Montgomery	959	929	135	134
Prince George's	1,022	999	130	129
Queen Anne's	114	107	2	2
St. Mary's	221	213	15	15
Somerset	33	32	5	5
Talbot	57	55	5	5
Washington	299	292	9	9
Wicomico	147	144	18	18
Worcester	39	38	5	5
Total	7,785	7,495	813	783

Although regulations permit infants to be cared for in center, most infants in regulated child care are in family child care homes. Maryland State Department of Education's regulation require that a family child care provider have no more than two children under the age of two, including his or her own, who are also under the age of two.

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Major Reasons Parents Could Not Find Child Care



Source: Maryland Child Care Resource Network Community Line follow-up calls of October, November, and December 2010

APPENDIX IV: FORUM BACKGROUND MATERIALS

Sample Child Care Budget (Center licensed for 100 children)

Income

- Payments from families..... 78%
- Payment from subsidy 22%

Expenses

- Wages/Salaries/Payroll Taxes 62%
- Rent 24%
- Telephone/Utilities 3%
- Equipment, Food, Supplies..... 3%
- Business Insurance 2%
- Building Maintenance 2%

(Cleaning, repairs, etc.)

- Other taxes 2%
- Miscellaneous..... 2%

(Advertising, Bank Charges, Dues,
Subscriptions, Postage, Training, etc)

Licensed Capacity – 100 children

- 18 Infants/Toddlers
- 12 Two Year Olds
- 20 Three Year Olds
- 20 Four Year Olds
- 30 School-Age

APPENDIX IV: FORUM BACKGROUND MATERIALS

Business leaders back early education as economic development

BY RANDY BILLINGS FOR MAINEBIZ MAGAZINE

*Jim Clair, chairman of the Maine Early Learning Investment Group,
advocates a market-driven approach toward early learning*

Jim Clair says four years ago he was probably the least likely person to become involved in early childhood education.

"I was just a guy running a company," says Clair, the CEO of Goold Health Systems, a \$21 million health care management company in Augusta that employs 200 people. That all changed when he was appointed by then-Gov. John Baldacci to participate in a business roundtable discussion about early childhood investment. Clair says he accepted the invitation "out of a sense of civic duty," but what he learned turned him into an advocate.

"I had my own little a-ha moment," he says.

That moment was spurred by a report indicating 90% of core brain development occurs by the time a child is 3 years old, yet only 4% of education spending occurs during that period. Children who are nurtured and educated during those formative pre-kindergarten years are more likely to succeed in school and the workplace, while those who are not require more public assistance throughout their lives.

"That was pretty compelling," says Clair.

Now, Clair is leading a group of business leaders on a mission to improve the quality of early childhood care and education, while expanding access to top-notch facilities for all Maine families, especially families with low incomes. The Maine Early Learning Investment Group is preparing to launch a fundraising campaign to put some monetary muscle behind its mission. The intent is to direct public awareness and private funds toward solving a problem usually regarded as a social justice dilemma rather than an economic development opportunity.

"We see this as an economic imperative," says Clair. "Maine's work force — we need to be highly skilled, innovative and well adjusted and educated if we are going to successfully compete in a global economy."

The group of eight CEOs was assembled by Steve Rowe,

Maine's former state attorney general, who has long advocated for larger investments in early childhood education. Rowe says he became interested in the issue while he was attorney general. Many of the underlying factors of crime, abuse and neglect seemed to stem from childhood experiences, he says.

"As Maine's attorney general, I witnessed time and again the devastating consequences of adverse childhood experiences — not just when people were young, but throughout their lives," says Rowe.

Rowe says he selected MELIG members because they are well-respected, dynamic leaders who are committed to increasing the quality and quantity of early childhood development. They represent a diverse cross-section of industries and view early childhood education through an economic, rather than a social services, lens.

"I looked for individuals who already knew about this issue and appreciated it," says Rowe, who hopes to add members to the group. "It's viewing (early childhood investments) as an economic initiative. It's focused clearly on improving the quality of our work force."

Clair, MELIG chairman, says the group had its first official meeting last month. He's hopeful it will develop a solid business plan to raise millions of dollars annually to improve the quality of early childhood education and increase access for all Maine families, particularly those with low incomes. The money would likely be directed toward scholarships for young children of low-income families, and toward professional development of early-childhood educators.

"A wise investment is to deploy resources when they're going to be used at their most efficient and effective," says Clair, noting the concentration of cognitive development in preschool children. "So, it's kind of a business logic for us in many ways."

Currently, the state invests a small amount in early childhood learning relative to its overall education budget.

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Gov. Paul LePage's biennial budget devotes about half, \$3.1 billion, of the state's \$6.13 billion, to kindergarten through college education. Only \$6.45 million of the state's General Fund annually is directed toward pre-K education, through Head Start, child care subsidies and family visiting services, according to the Department of Health and Human Services.

Although experts believe the foundation for learning is laid well before children enter kindergarten, pre-kindergarten workers are paid at a much lower rate than other teachers and do not have the same incentives for professional development.

Rowe notes that accredited early-childhood professionals are paid about \$26,000 a year, while K-12 educators are paid on average \$46,000 and higher-ed professors are paid more than \$60,000 on average.

"We can have a world class K-12 education system," says Rowe, "but unless children start kindergarten ready to learn, we will never see world-class results."

That's where MELIG comes in, creating a fund that will compel pre-K centers to increase the quality of educational programming and make it easier for low-income families to pay for those services. Clair says MELIG does not want to reinvent the wheel by creating a new nonprofit. Instead, the group will rely on the Maine Community Foundation and the Maine Development Foundation to receive, hold, invest and administer the funds.

"We feel really good about that — that it will be a lean organization that can really focus in on our core objective of raising funds and administering funds in a way that is going to stay 100% here in Maine," says Clair.

That will allow the business leaders to do what they do best: build and execute a successful business plan.

It takes a village

MELIG member Chris Emmons, CEO of Gorham Savings Bank, says he is excited to be part of MELIG. The caliber of the executives assembled by Rowe gives it a high probability of success, he says. "It's a powerful group of people who have a track record of getting things done," says Emmons, who joined to help ensure Maine has a well-prepared work force.

The group recognizes that adverse childhood experiences — such as neglect, abuse or exposure to substance abuse —

can and does often increase high-risk behavior and chronic adulthood diseases. These experiences can result in "toxic stress," which can affect fundamental brain development and lead to health problems later in life. According to a study by the U.S. Centers for Disease Control and Prevention and Kaiser Permanente, toxic stress can increase rates of alcoholism, heart disease, liver disease, diabetes, depression and more.

These conditions come at a cost — for the state and employers. Maine's social and economic costs are about \$300 million annually for special education; \$60 million for child mental health services; \$160 million for corrections; \$900 million for substance abuse and \$1 billion for domestic violence.

There's a consensus among the group that without investments in a child's early learning, emotional, physical and social needs, the cost of doing business in Maine will only increase, whether through an unproductive work force or increased health care, welfare and other social costs. Emmons says the group will likely look at state agencies and nonprofits to figure out how its help can have maximum impact. "There are a lot of touch-points along that spectrum on how to get [help to] that kid who is in a difficult situation," says Emmons. "How do you reach in there and give that kid a fair chance?"

Emmons and Clair say the solution is not a quick fix, since it will take years before measurable results would be realized. But Emmons says a community bank is uniquely positioned to take a long view when measuring returns. "You can take a long position where you can invest in that early stage and perhaps not see the kinds of returns of what that investment is going to look like until many years down the road — 15, 20 years down the road," says Emmons.

Early learning and its price

Recently, business leaders have been paying more attention to early childhood development. The Maine Economic Growth Council recently included fourth-grade reading scores as one of the 25 indicators in its annual Measures of Growth report.

Although the 2012 MEGC report will not be released until March, the 2011 report red-flags fourth-grade reading scores needing attention, along with cost of doing business, health care and research and development expenditures. Only one-third of fourth-graders read at a proficient level, the report states.

Meanwhile, the Maine Development Foundation's and

APPENDIX IV: FORUM BACKGROUND MATERIALS

the Maine State Chamber of Commerce's third installment of their "Making Maine Work" report homes in on early childhood education. Two previous efforts focused on lowering business costs and improving post-secondary education, but the most recent report looks at pre-K education investments as economic development.

Laurie Lachance, MDF executive director, says if children have not begun to develop basic literacy skills before they enter kindergarten, they will struggle to, and perhaps never, catch up to their classmates. The report, along with the leadership of MELIG, will help spotlight what she calls a missed opportunity.

"We believe so strongly we're missing the mark if we don't put heat and light in this issue," Lachance says.

The report states that every dollar that is invested into quality childhood education will save \$16.14 in the form of lower crime costs (\$11.35), lower special education costs (\$1.55) and increased earnings (\$3.24).

Maine is a state with a high level of poverty and many children at risk. Lachance notes that 21% of kids under the age of 5 are in poverty and 20% are classified as working poor. Meanwhile, only 30% of kids eligible for Head Start actually enroll.

Lachance laments that the fourth-grade reading score is the first true assessment of a child's early development. She believes an entry-level kindergarten assessment is needed, so struggling children can get help sooner. She also believes a "global budget" for education, covering birth through college, is needed.

"We're only scratching the surface of what we can do for (kids)," she says.

Lachance applauds MELIG's work to help early education providers, especially independent day-care facilities, increase the quality of their programs. She points to the ratings scale used by DHHS as an opportunity to motivate day-care operators to provide better care and education. The Office of Child and Family Services requires certain day care centers — Head Start facilities and providers receiving subsidies like Child-Care Development funds — to participate in its four-step ranking process, Quality for ME. The program encourages centers to increase quality programming by offering incentives and to provide parents with real measures of quality. For instance, Quality for ME providers are eligible for help to pay accreditation fees and can receive scholarships toward childhood education degrees.

The state ranks the centers on a scale of one to four, with one being the most basic standards of care and four being the highest. According to DHHS, about 1,030 centers participate in the Quality for ME program; 599 have received a step one rating, meaning they have been licensed for a year with no serious violations. Two-hundred-fifty seven centers received step two and step three ratings, indicating they offered varying levels of education and assessment.

Only 173 centers have earned step four, meaning they have highly trained staff, conduct regular assessments and work closely with parents.

Creating demand

MELIG members are careful to point out that the group is not looking to the Legislature for funding. Instead, it is focusing on bringing public awareness, and private funds, to help create change.

While state legislators struggle to close budget deficits, Clair says the key to MELIG's approach is seeking a market-driven solution. That begins by creating a demand for better early learning experiences for children.

"If we can increase the quality of child-care opportunities, that's going to increase the demand for those high-quality opportunities," says Clair. "We are very keen on a market-driven approach to this."

Clair said he expects it will take about six months before MELIG is ready to begin fundraising, which means scholarships and incentives would not be awarded before 2013. He says the group will only support programs and initiatives that have a measurable return on the investment and can be replicated throughout the state. The group also wants accountability, he says.

"We know our approach will be very business-like — if something is working, we're going to look to replicate it; if something's not working, we're going to cut it short," says Clair.

"In many ways, I consider this a very forward-thinking initiative," he says. "We're really trying to think about where we want to be 15, 20, 25 years from now as a group."

Educare Central Maine in Waterville
 Source: Maine Department of Health
 and Human Services

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The Educare model

Three years ago, Doris Buffett, sister of billionaire Warren Buffett, donated \$3 million toward the construction of Educare Central Maine in Waterville, a state-of-the-art early childhood learning center that attends to children's education, social, emotional and health needs.

A year into its existence, early results are promising, says Educare Site Manager Rhonda Kaiser. The \$9 million center, which has a \$3 million operating budget, has its maximum enrollment of 210 infants and toddlers, mostly from low-income families.

Kaiser says classroom observations by the Child Care Research Partnership at the University of Southern Maine and the University of Maine indicate Educare is preparing children to learn better than other facilities in the state. Educare's development rankings ranged from 4.10 to 4.75 on a seven-point scale, while other preschool classrooms in the state ranged from 3.57 to 4.50, she says.

"We're already seeing ... gains in the first year," says Kaiser.

Part of that success is attributable to the highly trained staff. Teachers must have at least a bachelor's degree, and there is a low child-to-teacher ratio (3:1 for infants and 5.3:1 for preschoolers).

Maine's Educare center is part of a national network started by the Buffetts that focuses on training early childhood educators. The training is expected to be replicated around the state, using technology to deliver Educare programming and professional development training to staff at YMCAs, libraries and child care centers, says Kaiser.

While Maine's center has only one year under its belt, a four-year study assessing the impact of the original five Educare centers, in other parts of the U.S., indicates the model is working.

The study, released in 2010 by the Frank Potter Graham Child Development Foundation at the University of North Carolina, concludes that low-income children and those with limited English proficiency who entered Educare centers as toddlers or infants started kindergarten with no achievement gap compared to their middle-income peers.

Students who attended Educare for three to five years exceeded the national average in assessment tests for basic comprehension and concepts such as sequence, letters and

colors. In terms of vocabulary, that same cohort tested within four points of the average, compared to children with only one year in Educare, who tested within 12.

Maine's cost of adverse childhood experiences, per year

K-12 special education	\$300 million
Child mental health services	\$60 million
Corrections	\$160 million
Substance abuse	\$900 million
Domestic violence	\$1 billion

Sources: State of Maine and U.S. Department of Justice

The Maine Early Learning Investment Group CEOs:

Jim Clair, *Goold Health Systems*
John Peters, *Downeast Energy*
Chris Emmons, *Gorham Savings Bank*
Ellie Baker, *Baker Newman Noyes*
Jeff Geiger, *Bath Iron Works*
Beth Newlands Campbell, *Hannaford*
Jim Conlon, *Bangor Savings Bank*
Steve Rich, *WBRC Architects*

Sources: State of Maine and U.S. Dept. of Justice

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NY Times OpEd
October 19, 2011

Occupy the Classroom

By NICHOLAS D. KRISTOF

Occupy Wall Street is shining a useful spotlight on one of America's central challenges, the inequality that leaves the richest 1 percent of Americans with a greater net worth than the entire bottom 90 percent.

Most of the proposed remedies involve changes in taxes and regulations, and they would help. But the single step that would do the most to reduce inequality has nothing to do with finance at all. It's an expansion of early childhood education.

Huh? That will seem naïve and bizarre to many who chafe at inequities and who think the first step is to throw a few bankers into prison. But although part of the problem is billionaires being taxed at lower rates than those with more modest incomes, a bigger source of structural inequity is that many young people never get the skills to compete. They're just left behind.

"This is where inequality starts," said Kathleen McCartney, the dean of the Harvard Graduate School of Education, as she showed me a chart demonstrating that even before kindergarten there are significant performance gaps between rich and poor students. Those gaps then widen further in school.

"The reason early education is important is that you build a foundation for school success," she added. "And success breeds success."

One common thread, whether I'm reporting on poverty in New York City or in Sierra Leone, is that a good education tends to be the most reliable escalator out of poverty. Another common thread: whether in America or Africa, disadvantaged kids often don't get a chance to board that escalator.

Maybe it seems absurd to propose expansion of early childhood education at a time when budgets are being slashed. Yet James Heckman, a Nobel Prize-winning economist at the University of Chicago, has shown that investments in early childhood education pay for themselves. Indeed, he argues that they pay a return of 7 percent or more — better than many investments on Wall Street.

"Schooling after the second grade plays only a minor role in creating or reducing gaps," Heckman argues in an important article this year in *American Educator*. "It is imperative to change the way we look at education. We should invest in the foundation of school readiness from birth to age 5."

One of the most studied initiatives in this area was the Perry Preschool program, which worked with disadvantaged black children in Michigan in the 1960s. Compared with a control group, children who went through the Perry program were 22 percent more likely to finish high school and were arrested less than half as often for felonies. They

were half as likely to receive public assistance and three times as likely to own their own homes.

We don't want to get too excited with these statistics, or those of the equally studied Abecedarian Project in North Carolina. The program was tiny, and many antipoverty initiatives work wonderfully when they're experiments but founder when scaled up. Still, new research suggests that early childhood education can work even in the real world at scale.

Take Head Start, which serves more than 900,000 low-income children a year. There are flaws in Head Start, and researchers have found that while it improved test results, those gains were fleeting. As a result, Head Start seemed to confer no lasting benefits, and it has been widely criticized as a failure.

Not so fast.

One of the Harvard scholars I interviewed, David Deming, compared the outcomes of children who were in Head Start with their siblings who did not participate.

Professor Deming found that critics were right that the Head Start advantage in test scores faded quickly. But, in other areas, perhaps more important ones, he found that Head Start had a significant long-term impact: the former Head Start participants are significantly less likely than siblings to repeat grades, to be diagnosed with a learning disability, or to suffer the kind of poor health associated with poverty. Head Start alumni were more likely than their siblings to graduate from high school and attend college.

Professor Deming found that in these life outcomes, Head Start had about 80 percent of the impact of the Perry program — a stunning achievement.

Something similar seems to be true of the large-scale prekindergarten program in Boston. Hirokazu Yoshikawa and Christina Weiland, both of Harvard, found that it erased the Latinowhite testing gap in kindergarten and sharply reduced the black-white gap.

President Obama often talked in his campaign about early childhood education, and he probably agrees with everything I've said. But the issue has slipped away and off the agenda.

That's sad because the question isn't whether we can afford early childhood education, but whether we can afford not to provide it. We can pay for prisons or we can pay, less, for early childhood education to help build a fairer and more equitable nation.

I invite you to visit my blog, *On the Ground*. Please also join me on Facebook and Google+, watch my YouTube videos and follow me on Twitter.

APPENDIX IV: FORUM BACKGROUND MATERIALS

THE IMPORTANCE OF EARLY CHILDHOOD EDUCATION

The High/Scope Perry Preschool Study Through Age 40: Summary, Conclusions, and Frequently Asked Questions, *Lawrence J. Schweinhart, Ph.D.*

High Scope Educational Research Foundation, 2005

The Perry Preschool Study is one of the most frequently cited examples of preschool success and is often used to support the claims of preschool proponents. The study followed one group of preschool children into their adulthood and compared their success with that of children in a non-preschool environment. "The major conclusion of this midlife phase of the Perry Preschool research study is that **high-quality preschool programs for young children living in poverty contribute to their intellectual and social development in childhood and their school success, economic performance, and reduced commission of crime in adulthood.**"

http://www.highscope.org/file/Research/PerryProject/3_specialsummary%20col%2006%2007.pdf

CHILD CARE AS AN ECONOMIC DEVELOPMENT ISSUE

National Association of Workforce Boards Workforce Initiatives Investing in America's Future Workforce

<http://www.nawb.org/documents/PEW-NAWB%20Brief%20Early%20Childhood.pdf>

NAWB and the Partnership for America's Economic Success support early childhood programs, which can lead to higher attainment of basic skills, graduation rates and earnings. Investing in early childhood programs can help workforce professionals improve the effectiveness of their services and assist in developing a corps of productive, globally competitive workers.

ReadyNation, A business partnership for Early Childhood and Economic Success (Formerly, the Partnership for America's Economic Success) <http://www.readynation.org/>

Has the purpose to amplify the voice of business leaders in support of early childhood policies that strengthen our economy and workforce. In **ReadyNation**, we have a name that signals the next phase of our work here at our new home with America's Promise Alliance. We plan to address new issue areas in early childhood to highlight the variety of supports young children need and diverse ways early environments affect our nation's economic future.

Mobilizing Business Champions for Children, A Guide for Advocates

http://www.partnershipforsuccess.org/uploads/20110511_MobilizingBusinessChampionsChildren.pdf

Economic Impacts of Early Care and Education in California

» Press Release

» Press Coverage

August 2011, by Jenifer MacGillvary and Laurel Lucia

Early care and education (ECE) is an important industry in California, serving more than 850,000 California children and their families and bringing in gross receipts of at least \$5.6 billion annually. The industry not only benefits the children who receive care, but also strengthens the California economy as a whole. This paper discusses the range of economic benefits that the ECE industry brings to California.

laborcenter.berkeley.edu/research/child_care_report0811.pdf

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The Economic Impact of Investments in Early Care and Education in North Carolina

North Carolina's economy depends on quality child care. The early care and education system:

- Allows parents to work, earning nearly **\$12.5 billion** each year for our state.
- Generates **\$1.7 billion** annually
- Employs **50,000 North Carolinians**
- And most importantly, it **builds human capital**, laying the groundwork for the state's future success.

The Insight Center for Community Economic Development has written a report on the economic impact of investments in early care and education in North Carolina. **Download the 2011 Economic Impact Report.**

COMMUNITY DEVELOPMENT

LIIF – Low Income Investment Fund

For more than a quarter of a century, LIIF has been at the forefront of the community development industry. Over our history time, LIIF expanded its programmatic and geographical reach, but maintained its singular focus on serving the nation's most vulnerable people.

Through this evolution, LIIF's story has also come to reflect the growth and maturation of the \$25 billion community development capital field. This industry demonstrates that connecting low income communities to capital markets is a sound investment. Every day, LIIF and its fellow community developers build better neighborhoods and support families across America.

Read more about the history and evolution of LIIF and the community development sector in our 25th anniversary publication, *Bridges to Dreams*.

http://www.liifund.org/wp-content/uploads/2011/03/Bridges-to-Dreams-The-Story-of-LIIF-2009_LRes.pdf

GENERAL RESOURCES

Other reports from the Howard County Office of Children Services

<http://www.howardcountymd.gov/displayprimary.aspx?id=4294967580>

National Center For Children in Poverty: Early Childhood Profile, Maryland

http://nccp.org/profiles/pdf/profile_early_childhood_MD.pdf

Child Care Instability: Definitions, Context, and Policy Implications

www.urban.org/url.cfm?ID=412278

MD Child Care Subsidy Program

http://www.marylandpublicschools.org/msde/divisions/child_care/subsidy/

Rebuilding Together Howard County 2011 annual report

http://www.rebuildingtogetherhowardcounty.org/pdf/RBT_2011_AnnualReport_web.pdf

National Women's Law Center: Making Care Less Taxing, Improving State Child and Dependent Care Tax Provisions

http://www.nwlc.org/sites/default/files/pdfs/nwlc-mclt2011-without_report_card_inside_and_bookmarked.pdf

APPENDIX V: FORUM PLANNING COMMITTEE

Kesa Bruce
Howard County Chamber of Commerce

Grace Morris
Columbia Housing Corporation

Barbara Coleman
Maryland Legal Aid

Duane St. Clair
Association of Community Services

Pamela DeCicco
Bridges to Housing Stability

Viviana Simon
Association of Community Services

Vidia Dhanraj
Department of Citizen's Services

Donna Stinchcomb
Central Maryland Regional Transportation

Jacqueline Eng
Association of Community Services

Lee Wildemann
Association of Community Services

Keri Hyde
Office of Children's Services

Debbie Yare
Office of Children's Services

CREATING AFFORDABLE CHILD CARE: A COMMUNITY INVESTMENT



MAKING ENDS MEET
IN HOWARD COUNTY

Association of Community Services
10480 Little Patuxent Parkway • Columbia, MD 21044
410.715.9545

This report is also available at: